Cas	se 19-14449-JDW Doc 2 Filed 11/01/19 Entered 11/0	1/19 10:56:37	Desc Main			
Fill in this inf	Document Page 1 of 5 ormation to identify your case:	1				
Debtor 1	Brittney Cochran					
	Full Name (First, Middle, Last)					
Debtor 2						
(Spouse, if filir	···					
United States	Bankruptcy Court for the MISSISSIPPI		is is an amended plan, and the sections of the plan that			
Case number		have been	changed.			
Chapter 1	3 Plan and Motions for Valuation and Lien Avoidance		12/17			
Part 1: No	ices					
To Debtors:	This form sets out options that may be appropriate in some cases, but the prindicate that the option is appropriate in your circumstances or that it is per do not comply with local rules and judicial rulings may not be confirmable. debts must be provided for in this plan.	missible in your ju	licial district. Plans that			
	In the following notice to creditors, you must check each box that applies					
To Creditors:	Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.					
	You should read this plan carefully and discuss it with your attorney if you have an attorney, you may wish to consult one.	one in this bankrupto	ey case. If you do not have			
	If you oppose the plan's treatment of your claim or any provision of this pla to confirmation on or before the objection deadline announced in Part 9 of t (Official Form 309I). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015.	he Notice of Chapte	r 13 Bankruptcy Case			
	The plan does not allow claims. Creditors must file a proof of claim to be paid un	nder any plan that ma	y be confirmed.			
	The following matters may be of particular importance. Debtors must check on plan includes each of the following items. If an item is checked as "Not Incluprovision will be ineffective if set out later in the plan.					
	nit on the amount of a secured claim, set out in Section 3.2, which may result in rtial payment or no payment at all to the secured creditor	_ Included	✓ Not Included			
1.2 Avo	idance of a judicial lien or nonpossessory, nonpurchase-money security interest, out in Section 3.4.	☐ Included	✓ Not Included			
	standard provisions, set out in Part 8.	✓ Included	☐ Not Included			
Part 2: Pla	n Payments and Length of Plan					
2.1 Len	gth of Plan.					
	d shall be for a period of months, not to be less than 36 months or less than 60 months of payments are specified, additional monthly payments will be made to the exist plan.					
2.2 Deb	tor(s) will make payments to the trustee as follows:					
Debtor shall p the court, an C	ay \$784.00 monthly, _ semi-monthly, _ weekly, or _ bi-weekly) to the corder directing payment shall be issued to the debtor's employer at the following addre		aless otherwise ordered by			

Nexion Health
6937 Warfield Ave
Sykesville MD 21784-0000

APPENDIX D Chapter 13 Plan Page 1

Case 19-14449-JDW Doc 2 Filed 11/01/19 Entered 11/01/19 10:56:37 Desc Main Document Page 2 of 5

Debtor	-	Brittney	y Cochran			Case numb	er	
Joint Deb court, an				semi-monthly, e issued to the joint of			oter 13 trustee. Unless othess:	erwise ordered by the
2.3	Incom	e tax retı	urns/refunds.					
	Check ∉	all that a Debtor		any exempt income t	ax refunds received	during the plan terr	n.	
							ng the plan term within 14 d during the plan term.	days of filing the
		Debtor	r(s) will treat in	ncome refunds as foll	ows:			
2.4 Addi		ayments	5.					
Checi	k one.	None.	If "None" is c	hecked, the rest of § 2	2.4 need not be con	ipleted or reproduce	ed.	
Part 3:	Treat	ment of S	Secured Clain	ıs				
3.1	Mortg	ages. (Ex	cept mortgag	es to be crammed d	own under 11 U.S.	C. § 1322(c)(2) and	identified in § 3.2 herei	n.).
	_	_			,,, <u>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</u>	ov 3 1012(0)(1) unio	3 0.2 110101	
		all that a e. I f "Noi	11 -	the rest of § 3.1 nee	d not be completed	or reproduced.		
3.1(a)	1322 claim	(b)(5) shan filed by	all be schedule the mortgage	d below. Absent an ocreditor, subject to the	bjection by a party e start date for the o	in interest, the plan	and cured under the plan p will be amended consiste mortgage payment propos	nt with the proof of
1 N Beginnin			5. Departine	nt of Housing and @ \$375.	Orban Dev 00 ✓ Plan	Direct. Includ	es escrow V Yes No	
1 N	Atg arre	are to	U.S. Depart Urban Dev	ment of Housing a	and Through	Jan. 2020		\$653.65/month
	vitg affe	ars to	Orban Dev		Tillough			ψοσο.σο/σ
3.1(b) Property	U th he	J.S.C. § 1 ne proof o erein.	322(b)(5) shall	be scheduled below	Absent an objection	on by a party in inter	intained and cured under the control of the control	ded consistent with
	addre							
Mtg pmt Beginnin		nth		@	Plan	Direct.	Includes escrow Ye	s No
_					Through			
3.1(c)				oaid in full over the of claim filed by the		an objection by a pa	arty in interest, the plan w	ill be amended
Creditor	: -NC	ONE-		Approx. amt. due:		Int. Rate*:		
Property			*1 *1 * .					
				st at the rate above: of of Claim Attachme				
Portion of	of claim	to be pai	id without inter	rest: \$				
(Equal to	o Total l	Debt less	Principal Bala	nce)				
Special	claim fo	r taxes/in	nsurance: \$		-NONE- /month,	beginning month	1.	

Case 19-14449-JDW Doc 2 Filed 11/01/19 Entered 11/01/19 10:56:37 Desc Main Document Page 3 of 5

Debtor	Brittney Cochran	Case number	r	
(as stat	ed in Part 4 of the Mortgage Proof of Clain	m Attachment)		
	otherwise ordered by the court, the interest dditional claims as needed.	rate shall be the curent Till rate in this District		
3.2	Motion for valuation of security, payr	nent of fully secured claims, and modification of t	undersecured claims. Chec	ck one
	✓ None. If "None" is checked, th	ne rest of § 3.2 need not be completed or reproduced	1.	
3.3	Secured claims excluded from 11 U.S.	C. § 506.		
	Check one. None. If "None" is checked, the laims listed below were expressions.	ne rest of § 3.3 need not be completed or reproduced oither:	I.	
	(1) incurred within 910 days be acquired for the personal u	efore the petition date and secured by a purchase mose of the debtor(s), or	oney security interest in a me	otor vehicle
	(2) incurred within 1 year of th	e petition date and secured by a purchase money sec	curity interest in any other th	hing of value.
	claim amount stated on a proof	ll under the plan with interest at the rate stated below f of claim filed before the filing deadline under Bank In the absence of a contrary timely filed proof of cla	cruptcy Rule 3002(c) contro	ls over any
		Collateral 4 Nissan Altima 40000 miles	Amount of claim \$25,192.00	Interest rate* 6.75%
*Unless	s otherwise ordered by the court, the interest	st rate shall be the current Till rate in this District.		
Insert a	dditional claims as needed.			
3.4	Motion to avoid lien pursuant to 11 U	S.C. § 522.		
Check o		ne rest of § 3.4 need not be completed or reproduced	<i>!</i> .	
3.5	Surrender of collateral.	, ,		
	Check one. ✓ None. If "None" is checked, the	ne rest of § 3.5 need not be completed or reproduced	ı.	
Part 4:	Treatment of Fees and Priority Claim	ns		
4.1	General	aims, including domestic support obligations other t	han those treated in § 4.5, v	vill be paid in full
4.2	Trustee's fees Trustee's fees are governed by statute an	nd may change during the course of the case.		
4.3	Attorney's fees.			
	✓ No look fee: \$3,600.00			
	Total attorney fee charged:	\$3,600.00		
	Attorney fee previously paid:	\$190.00		
	Attorney fee to be paid in plan per confirmation order:	\$3,410.00		
	Hourly fee: \$ (Subject to appr	oval of Fee Application.)		

Case 19-14449-JDW Doc 2 Filed 11/01/19 Entered 11/01/19 10:56:37 Desc Main Page 4 of 5 Document Debtor **Brittney Cochran** Case number Priority claims other than attorney's fees and those treated in § 4.5. Check one. **None**. If "None" is checked, the rest of § 4.4 need not be completed or reproduced. Domestic support obligations. **V None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced. Treatment of Nonpriority Unsecured Claims Nonpriority unsecured claims not separately classified. Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply. The sum of \$ % of the total amount of these claims, an estimated payment of \$ The funds remaining after disbursements have been made to all other creditors provided for in this plan. If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$0.00 Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount. Other separately classified nonpriority unsecured claims (special claimants). Check one. None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced. **√ Executory Contracts and Unexpired Leases** The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one. 1 **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced. Part 7: Vesting of Property of the Estate Property of the estate will vest in the debtor(s) upon entry of discharge. Part 8: Nonstandard Plan Provisions Check "None" or List Nonstandard Plan Provisions **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced. Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective. The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3. Upon the filing of a Notice of Postpetition Mortgage Fees, Expenses, and Charges, and absent any objection being filed within 30 days after the filing of said Notice, the Trustee is authorized to pay the amount contained in the Notice as a special claim over the remaining plan term and adjust the plan payment accordingly.

Part 9: Signatures:

4.4

4.5

✓

5.2

6.1

7.1

8.1

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /	s/ Brittney Cochran	X		
Е	Brittney Cochran		Signature of Debtor 2	
S	Signature of Debtor 1			

Case 19-14449-JDW Doc 2 Filed 11/01/19 Entered 11/01/19 10:56:37 Desc Main Document Page 5 of 5

Debtor Brittney Cochran	Case number		
Executed on October 31, 2019	Executed on		
75 McMillen Dr			
Address Holly Springs MS 38635-0000	Address		
City, State, and Zip Code	City, State, and Zip Code		
Telephone Number	Telephone Number		
X /s/ Robert H. Lomenick	Date October 31, 2019		
Robert H. Lomenick 104186 Signature of Attorney for Debtor(s)			
126 North Spring Street			
Post Office Box 417			
Holly Springs, MS 38635	<u></u>		
Address, City, State, and Zip Code 662-252-3224	104186 MS		
Telephone Number rlomenick@gmail.com	MS Bar Number		
Email Address			